

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: ROBERT A. SYPNIEWSKI	:	CHAPTER 13
Debtor(s)	:	
	:	
CHARLES J. DEHART, III	:	
STANDING CHAPTER 13 TRUSTEE	:	
	:	
vs.	:	
	:	
ROBERT A. SYPNIEWSKI	:	
Respondent(s)	:	CASE NO. 5-12-bk-04640

TRUSTEE'S OBJECTION TO CHAPTER 13 PLAN

AND NOW, this 15th day of October, 2012, comes Charles J. DeHart, III, Standing Chapter 13 Trustee, and objects to the confirmation of the above-referenced debtor(s)' plan for the following reason(s):

1. Debtor(s)' plan violates 11 U.S.C. Sec. 1322(a)(1) in that the debtor(s) has not submitted all or such portion of the disposable income to the Trustee as required. More specifically,

Trustee alleges and avers that debtor(s)' disposable income is greater than that which is committed to the plan based upon disposable income on Schedules I and J and specifically disputes the following amounts:

- a. Average federal income tax refund not considered.
2. The Trustee avers that debtor(s) plan is not feasible based upon the following:
  - a. The debtor(s) has previously filed a Chapter 13 Plan for payment of mortgage arrearages and defaulted under said plan.

WHEREFORE, Trustee alleges and avers that debtor(s)' plan is nonconfirmable and therefore Trustee prays that this Honorable Court will:

- a. Deny confirmation of debtor(s)' plan.
- b. Dismiss or convert debtor(s)' case.
- c. Provide such other relief as is equitable and just.

Respectfully submitted:

/s/Charles J. DeHart, III  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

CERTIFICATE OF SERVICE

AND NOW, this 24th day of October, 2012, I hereby certify that I have served the within Objection by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Harrisburg, Pennsylvania, postage prepaid, first class mail, addressed to the following:

David Harris, Esquire  
15 Public Square, Suite 310  
Wilkes Barre, PA 18701

/s/Deborah A. Behney  
Office of Charles J. DeHart, III  
Standing Chapter 13 Trustee